

In re:
Alejandro Cruz-Maldonado
Debtor

Case No. 21-12063-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Nov 17, 2023

Form ID: 318

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	+ Alejandro Cruz-Maldonado, 5324 Princess Anne Road, Virginia Beach, VA 23462-5945
14624994	+ CITY OF LANCASTER, 120 NORTH DUKE STREET, Lancaster, PA 17602-2825
14624995	+ CITY OF LANCASTER TAX COLLECTOR, 39 WEST CHESTNUT STREET, Lancaster, PA 17603-3510
14624993	+ City of Lancaster, P. O. Box 1599, Lancaster, PA 17608-1599
14624996	+ DEPARTMENT OF PUBLIC WELFARE, PO BOX 8486 WILLOW OAKS BUILDING, Harrisburg, PA 17105-8486
14624999	+ LANCASTER COUNTY PROBATION, 40 E. KING STREET, SUITE 2, Lancaster, PA 17602-5313
14625000	+ LANCASTER COUNTY TAX CLAIM BUREAU, 150 NORTH QUEEN STREET, Lancaster, PA 17603-3562
14625002	PPL ELECTRIC UTILITIES, PO BOX 25222, Lehigh Valley, PA 18002-5222
14625003	+ SCHOOL DISTRICT OF LANCASTER, 251 PRINCE STREET, Lancaster, PA 17603-5396

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 17 2023 23:39:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 17 2023 23:40:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14624992	+ EDI: LCIBAYLN	Nov 18 2023 04:34:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14637197	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 17 2023 23:39:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
14624997	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Nov 17 2023 23:39:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
14624998	EDI: JPMORGANCHASE	Nov 18 2023 04:34:00	JP MORGAN CHASE BANK- NATIONAL ASSOCIATI, 1111 POLARIS PARKWAY, Columbus, OH 43240
14625001	+ Email/Text: compliance@lctcb.org	Nov 17 2023 23:40:00	Lancaster County Tax Collection Bureau, 1845 William Penn Way, Suite 1, Lancaster, PA 17601-4097
14638425	^ MEBN	Nov 17 2023 23:35:14	U.S. Bank Trust National Association, P.O. Box 814609, Dallas, TX 75381-4609

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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User: admin

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NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
ALAINE V. GRBACH	on behalf of Debtor Alejandro Cruz-Maldonado avgrbach@aol.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association not in its individual capacity but solely as owner trustee for VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
EMMANUEL J. ARGENTIERI	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bk@rgalegal.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor US Bank Trust National Association not in its individual capacity but solely as owner trustee for VRMTG Asset Trust mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Alejandro Cruz-Maldonado</u>	Social Security number or ITIN	xxx-xx-7941
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-12063-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alejandro Cruz-Maldonado

11/16/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.